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Attorney Docket No. T634.105.101

APPLICATION TRANSMITTAL

Mail Stop Patent Application
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Transmitted herewith for filing under 37 C.F.R. § 1.53(b) is the patent application of

INVENTORS: AMY LAUER AND JOHN MAYHEW

FOR: PERSONALIZED FINANCIAL TRANSACTION CARDS AND METHODS

ASSIGNEE: TARGET BRANDS, INC.

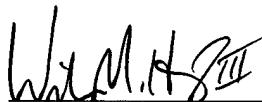
Enclosed are:

- Specification and Abstract (17 pgs. including claims 1-30)
- Formal Drawings (3 sheets, Figs. 1-9)
- Information Disclosure Statement; PTO-Form 1449; 5 cited references.
- Return postcard.

The filing fee has been calculated as shown below:					
	No. Filed	No. Extra	Small Entity Rate	OR	Large Entity Rate
Basic Fee			\$ 385	OR	\$ 770
Total Claims	30-20	= 10	x 9 =	OR	x 18= \$180
Independent Claims	6-3	= 3	x 43 =	OR	x 86 = \$258
Presence of Multiple Dependent Claim				OR	0
		TOTAL		TOTAL	\$ 1208
**If the difference is less than zero, enter "0"					

The Commissioner is authorized to charge \$1208.00 to Deposit Account No. 500471 to cover the filing fee and additional claims fee. The Commissioner is hereby authorized to grant any extensions of time and to charge any fees under 37 C.F.R. §§ 1.16 and 1.17 that may be required during the entire pendency of this application to Deposit Account No. 500471.

Respectfully submitted,



William M. Hienz III
Registration No. 37,069

CERTIFICATE OF EXPRESS MAIL

“Express Mail” mailing label number: **EV 365585429 US**. Date of Deposit: March 18, 2004. I hereby certify that this paper is being deposited with the United States Postal Service “Express Mail Post Office to Addressee” service under 37 C.F.R. § 1.10 on the date indicated above and is addressed to Mail Stop Patent Application, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Vernell Beal

Name of Person Making Deposit



Signature